

UNITED STATES BANKRUPTCY COURT **District of Eastern District of Texas**

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/23/08.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gerald Wallace Dyer II
10394 Dyer Road
Sanger, TX 76266

Case Number:
08-42815

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-1853

Attorney for Debtor(s) (name and address):

Merv Bernard Waage
8350 South Stemmons
Hickory Creek, TX 75065
Telephone number: (940) 497-4448

Bankruptcy Trustee (name and address):

Mark A. Weisbart
The Law Offices of Mark A. Weisbart
12770 Coit Road
Suite 541
Dallas, TX 75251
Telephone number: 972-628-3690

Meeting of Creditors

Date: **November 21, 2008**

Time: **09:30 AM**

Location: **2000 E. Spring Creek Parkway, Plano, TX 75074**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 1/20/09

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Suite 300B
660 North Central Expressway
Plano, TX 75074
Telephone number: (972)509-1240

For the Court:

Clerk of the Bankruptcy Court:
Jeanne Henderson

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 10/24/08

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0540-4
Case: 08-42815

User: alcaraze
Form ID: B9a

Page 1 of 2
Total Served: 40

Date Rcvd: Oct 24, 2008

The following entities were served by first class mail on Oct 26, 2008.

db +Gerald Wallace Dyer, II, 10394 Dyer Road, Sanger, TX 76266-6034
aty +Merv Bernard Waage, 8350 South Stemmons, Hickory Creek, TX 75065-7590
tr +Mark A. Weisbart, The Law Offices of Mark A. Weisbart, 12770 Coit Road, Suite 541,
Dallas, TX 75251-1366
ust +US Trustee, Office of the U.S. Trustee, 110 N. College Ave., Suite 300,
Tyler, TX 75702-7231
5235582 +Attorney General of Texas, Taxation Division Bkrpcy, Box 12548, Capitol Station,
Austin TX 78711-2548
5235583 +Attorney General of the US, Department of Justice, Tenth & Constitution Avenues,
Washington DC 20530-0001
5235584 +Becket and Lee, PO Box 3001, Malvern PA 19355-0701
5235591 +CNH Capital, 233 Lake Avenue, Racine WI 53403-1015
5235592 CTI, PO Box 4783, Chicago IL 60680-4783
5235593 +CU Members Mortgage, PO Box 2988, Fort Worth TX 76195-0001
5235588 +Citibank, Attn Centralized BKTCY, PO Box 20507, Kansas City MO 64195-0507
5235589 City of Sanger Tax Collector, c/o Denton County Tax Collector, PO Box 90204,
Denton TX 76202-5204
5235590 Client Services Inc, PO Box 1503, Saint Peters MO 63376-0027
5235594 Denton County Tax Collector, PO Box 90204, Denton TX 76202-5204
5235596 E Glenn Gidel, Attorney at Law, River Plaza Tower, 1701 River Run Road Suite 1015,
Fort Worth TX 76107-6556
5235597 +Farm Bureau Bank, 17300 Henderson Path, San Antonio TX 78232-1663
5235598 FirstSource Advantage LLC, PO Box 628, Buffalo NY 14240-0628
5235599 +Fridge & Rescendez LLC, Riverview Towers, 111 Soledad Street Suite 1700,
San Antonio TX 78205-2229
5235600 +Frost National Bank, c/o Fridge & Rescendez LLC, Riverview Towers,
111 Soledad Street Suite 1700, San Antonio TX 78205-2229
5235602 +Gerald Wallace, 10394 Dyer Road, Sanger TX 76266-6034
5235604 +James B Odom, 6717 Calmont, Fort Worth TX 76116-4203
5235605 +John R Resendez, c/o Fridge & Rescendez LLC, Riverview Towers,
111 Soledad Street Suite 1700, San Antonio TX 78205-2229
5235606 Lone Star FLCA, PO Box 1569, San Antonio TX 78296-1569
5235607 +NCO Financial Systems Inc, PO Box 15081, Wilmington DE 19850-5081
5235608 Sanger ISD Tax Collector, c/o Denton County Tax Collector, PO Box 90204,
Denton TX 76202-5204
5235609 +State Comptroller of, Public Accounts, Capitol Station, Austin TX 78774-0001
5235610 T D Disheroon, c/o E Glenn Gidel, River Plaza Tower, 1701 River Run Road Suite 1015,
Fort Worth TX 76107-6556
5235613 +TSYS Debt Management, PO Box 5155, Norcross GA 30091-5155
5235612 +Tractor Supply Credit Plan, PO Box 6497, Sioux Falls SD 57117-6497
5235616 ++++US DEPARTMENT OF HUD, HOUSING & URBAN DEVELOPMENT, 801 CHERRY ST UNIT 45,
FORT WORTH TX 76102-6882
(address filed with court: US Department of HUD, Housing & Urban Development,
801 Cherry Street #2500, Fort Worth TX 76102-6803)
5235614 +United States Attorneys Office, 110 North College Avenue, Suite 700, Tyler TX 75702-7237
5235615 United States Trustees Office, 110 North College Avenue, Suite 300, Tyler TX 75702-7231

The following entities were served by electronic transmission on Oct 25, 2008.

tr +EDI: BMAWEISBART.COM Oct 25 2008 04:33:00 Mark A. Weisbart,
The Law Offices of Mark A. Weisbart, 12770 Coit Road, Suite 541, Dallas, TX 75251-1366
5235581 +EDI: BECKLEE.COM Oct 25 2008 04:33:00 American Express, c/o Becket and Lee, PO Box 3001,
Malvern PA 19355-0701
5235585 +EDI: CAPITALONE.COM Oct 25 2008 04:33:00 Capital One, c/o TSYS Debt Management,
PO Box 5155, Norcross GA 30091-5155
5235586 +EDI: CHASE.COM Oct 25 2008 04:33:00 Chase Bank One, Attention Bankruptcy Dept,
PO Box 100018, Kennesaw GA 30156-9204
5235587 +EDI: CHRYSLER.COM Oct 25 2008 04:33:00 Chrysler Financial, 5225 Crooks Road, Suite 140,
Troy MI 48098-2823
5235588 +EDI: CITICORP.COM Oct 25 2008 04:33:00 Citibank, Attn Centralized BKTCY, PO Box 20507,
Kansas City MO 64195-0507
5235595 +EDI: DISCOVER.COM Oct 25 2008 04:33:00 Discover Financial, Attention Bankruptcy Depart,
PO Box 3025, New Albany OH 43054-3025
5235601 +EDI: RMSC.COM Oct 25 2008 04:33:00 GE Money Bank, Attention Bankruptcy Depart,
PO Box 103106, Roswell GA 30076-9106
5235603 EDI: IRS.COM Oct 25 2008 04:33:00 Internal Revenue Service, PO Box 21126,
Philadelphia PA 19114
5235611 +E-mail/Text: redpacer@twc.state.tx.us Texas Employment Commission,
TEC Building, Tax Department, Austin TX 78778-0001

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0540-4
Case: 08-42815

User: alcaraze
Form ID: B9a

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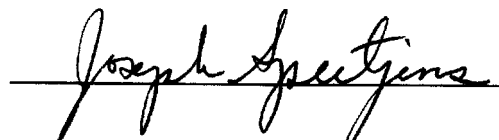
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.